

**STATE OF WISCONSIN  
CLASSIFICATION SPECIFICATION**

**INSURANCE EXAMINER  
CLASSIFICATION SERIES**

**I. INTRODUCTION**

A. Purpose of this Classification Specification

This classification specification is the basic authority under ER 2.04, Wis. Admin. Code, for making classification decisions relative to present and future professional Insurance Examiner positions located within the Office of the Commissioner of Insurance, Bureau of Market Regulations. This classification specification will not specifically identify every eventuality or combination of duties and responsibilities of positions that currently exist, or those that result from changing program emphasis in the future. Rather, it is designed to serve as a framework for classification decision-making in this occupational area.

Classification decisions must be based on the “best fit” of the duties within the existing classification structure. The “best fit” is determined by the majority (i.e., more than 50%) of the work assigned to and performed by the position when compared to the class concepts and definition of this specification or through other methods of position analysis. Position analysis defines the nature and character of the work through the use of any or all of the following: definition statements; listing of areas of specialization; representative examples of work performed; allocation patterns of representative positions; job evaluation guide charts, standards or factors; statements of inclusion and exclusion; licensure or certification requirements; and other such information necessary to facilitate the assignment of positions to the appropriate classification.

B. Inclusions

This classification series encompasses professional Insurance Examiner positions located within the Office of the Commissioner of Insurance, Bureau of Market Regulations. Positions allocated to this series monitor the market conduct of insurers and producers licensed to do business in Wisconsin. These positions are responsible for administering and enforcing Wisconsin statutes and administrative rules relating to insurance policy forms and insurance company operations; reviewing and handling consumer complaints, conducting investigations regarding violations of the statutes and administrative rules; conducting examinations of the marketing, underwriting, rating, claims and customer service operations of insurers and are involved in developing and promulgating administrative rules.

C. Exclusions

Excluded from this classification series are the following types of positions:

1. Positions which spend the majority of their time performing financial examinations of insurance companies that are more appropriately classified as Insurance Financial Examiners.

2. Positions which spend the majority of their time performing paraprofessional or clerical work related to the insurance area.
3. All other positions which are more appropriately identified by other classification specifications.

D. Entrance and Progression Through This Classification Series

Employees enter this classification series by competitive examination. Progression to the senior level will occur through reclassification. The majority of a position's duties and responsibilities must be recognized in the classification definition in order for the position to progress to that level. Progression to the advanced level will occur through a competitive process.

## II. DEFINITIONS

### INSURANCE EXAMINER

This classification is used as an entry progressing to developmental level for professional positions that perform Insurance Examiner duties. Work is performed under close progressing to limited supervision.

Positions at this level review relatively simple procedures on exams (e.g., agent listing compliance, etc.) or relatively complex procedures on exams (e.g. advertising compliance, claims administration, etc.); draft sections of exam reports with limited supervision of Examiner-In-Charge (EIC); limited supervision in the conduct of in-office processes (e.g. complaint investigation, policy forms analysis, etc.); and perform special projects with limited supervision, which are either relatively complex or out of the ordinary, e.g., complex investigations where the subject matter is relatively novel or independent research and analysis is involved.

### INSURANCE EXAMINER – JOURNEY

This is the journey or objective level for professional positions which perform Insurance Examiner duties which include performing a combination of any of the following: conduct examinations of any system or procedure that can be accomplished on an exam (Systems include underwriting, claims, policyholder service. Processes include applying the examiner handbook audit guidelines and testing for compliance with the requirement that all agents be licensed or that all claims are date stamped, logged in and processed within statutory time frames); draft entire sections of exam reports; perform as Examiner-In-Charge, which includes the responsibility for assigning work to other examiners working under the EIC, coordinating with the company to complete the examination, preparing the report of the examination results, and recommending any enforcement actions as a result of the examination; independently complete complex special assignments; perform in-office processes such as complaint investigation, forms analysis, etc.; instruct lower-level examiners; develop knowledge and skill in advanced insurance topics through courses or special projects; draft and coordinate the development of policy positions and administrative rules; and prepare and coordinate complex investigations of cases for administrative action. Work at this level is performed under general supervision.

### INSURANCE EXAMINER – SENIOR

This is the senior level for professional positions performing Insurance Examiner duties. Positions allocated to this level perform all of the duties performed at the Journey level, but under the most general supervision. Duties include: playing a major role in instructing lower level examiners; performing as the

Examiner-In-Charge on the largest and /or most complex examinations and special assignments; handling numerous simultaneous responsibilities; demonstrating an advanced level of knowledge and skills in at least 3 of the 5 following areas while having substantial knowledge in the remaining areas: (1) complaint handling; (2) investigations; (3) market conduct examination procedures; (4) insurance statutes and rules, and (5) insurance subjects; demonstrating the ability to supervise and motivate assisting examiners; demonstrating the ability to produce complete and insightful examination reports; and is considered an expert in areas such as continuation and conversion, coordination of benefits, workers' compensation, cancellation and nonrenewal, or particular lines of business. Work at this level is performed under general supervision.

### **INSURANCE EXAMINER – ADVANCED**

This is the advanced level for professional positions performing Insurance Examiner duties. Positions allocated to this level are responsible for developing and effectively recommending program policy and procedures; coordinating and reviewing market conduct examination planning; monitoring and evaluating examination planning and documentation procedures; and assisting the Bureau Director with the review and analysis of reports prepared by lower level staff involved in the monitoring process. Advanced level positions perform complex in-house duties such as: staffing National Association of Insurance Commissioners (NAIC) studies; specializing in specific lines of insurance or product type; and conducting complex investigations and coordinating activities with other jurisdictions or agencies. Positions at this level report to a bureau director. Work at this level is performed under general supervision.

## **III. QUALIFICATIONS**

The qualifications required for these positions will be determined at the time of recruitment. Such determinations will be made based on an analysis of the goals and work activities performed and by an identification of the education, training, work, or other life experience which would provide reasonable assurance that the knowledge and skills required upon appointment have been acquired.

## **IV. ADMINISTRATIVE INFORMATION**

This classification series was created effective December 5, 1999 and announced in Bulletin CLR/SC-106. The old Insurance Examiner classification series was abolished effective December 5, 1999 and was separated into the two new classification series of Insurance Examiner and Insurance Financial Examiner in order to identify two distinctively different classifications which perform different duties and responsibilities and require different knowledge, skills and abilities.

This classification series was collapsed and created effective May 18, 2003 and announced in Bulletin MRS-SC-158 as a result of the WPEC Broadbanding and Class Collapsing Study.

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